



3622

SEP 20 2002

TRANSMITTAL LETTER
(General - Patent Pending)Docket No.
98-109

In Re Application No. WALKER et al.

Serial No.
09/219, 267Filing Date
December 23, 1998Examiner
James W. MyhreGroup Art Unit
3622Title: METHOD AND APPARATUS FOR FACILITATING ELECTRONIC COMMERCE THROUGH PROVIDING
CROSS-BENEFITS DURING A TRANSACTIONTO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is:

Supplemental Information Disclosure Statement (6 pp.);
PTO Form-1449 (9 pp.) and references cited therein (109); and
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in the above identified application.

- No additional fee is required.
- A check in the amount of _____ is attached.
- The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No. 50-0271 as described below. A duplicate copy of this sheet is enclosed.
- Charge the amount of \$180.00
- Credit any overpayment.
- Charge any additional fee required.

Signature

Dated: September 17, 2002

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Customer No. 22927

cc: Alderucci@walkerdigital.com

I certify that this document and fee is being deposited
September 17, 2002 with the U.S. Postal Service as
first class mail under 37 C.F.R. 1.8 and is addressed to the
Assistant Commissioner for Patents, Washington, D.C.
20231.

Signature of Person Mailing Correspondence

Michael D. Brinton

Typed or Printed Name of Person Mailing Correspondence

PATENT



Application Serial No.: 09/219,267
Attorney Docket No.: 98-109

9/26/02
PH
#23

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: WALKER et al.

Serial No.: 09/219,267

Filing Date: December 23, 1998

For: METHOD AND APPARATUS FOR
FACILITATING ELECTRONIC
COMMERCE THROUGH PROVIDING
CROSS-BENEFITS DURING A
TRANSACTION

) Examiner: James W. Myhre
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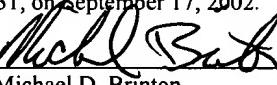
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GROUP 3600

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as priority mail in an envelope with sufficient postage and addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on September 17, 2002.

Dated: 09/17/02 By: 
Michael D. Brinton

Assistant Commissioner for Patents
Washington, D.C. 20231

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is,

is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

1. [] Applicants respectfully direct the Examiner's attention to the pending U.S. patent applications listed on the enclosed Form PTO-1449. The Examiner is respectfully requested to fully consider and independently ascertain the teachings and relevance of those applications with respect to the instant application. Applicants would be pleased to provide the Examiner with a copy of these applications upon request.
2. [] For each of the items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a European Search Report from a counterpart European application is enclosed. Such items are marked as reference letter(s): _____
_____.
3. [] For each of the items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application. Such items are marked as reference letter(s): _____.
4. [] No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
 - [] 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.

[] 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491.

[] 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office Action on the merits.

5. [] No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. 1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.
6. [X] A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c) after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action). The fee due under 37 C.F.R. §1.17(p) is to be paid as set forth in paragraph 10 below.
7. [] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in accordance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a Notice of Allowance, but before the payment of the issue fee, and is accompanied by:
 - a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below; and
 - b. this document is to be considered as a petition requesting consideration of the information disclosure statement.

- c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 10 below.
8. [] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:
- [] 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition to Withdraw Application from Issue;
- [] 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition to Withdraw Application from Issue.
9. [] I hereby certify:
- [] that each item of information contained in the items listed on the enclosed copy of Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. A copy of such communication is enclosed.
- [] that no item of information contained or listed on the enclosed copy of Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned after making reasonable inquiry, no item of information was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.
10. [X] Please accept payment of the fees due as indicated below:

[] A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. 1.17(p).

[X] The Commissioner is hereby authorized to charge \$180.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(p).

11. [X] In addition to the citations listed above, applicants respectfully direct the Examiner's attention to the following U.S. patent applications, which are commonly assigned to the assignee of the instant application, and which may be deemed pertinent to the instant application:

<u>Serial No.</u>	<u>Inventors</u>	<u>Filing Date</u>	<u>Group Art Unit</u>	<u>Examiner's Init.</u>
09/045,036	Walker et al.	03/20/98	3642	
09/045,386	Walker et al.	03/21/98	2786	
09/045,518	Van Luchene	03/20/98	3642	
09/083,689	Van Luchene	05/21/98	2761	
09/107,971	Van Luchene	06/30/98	3642	

The Examiner is respectfully requested to fully consider and independently ascertain the teachings and relevance of those applications with respect to the instant application. These applications have not been listed on the accompanying Form PTO-1449 in order to preserve their secrecy during the course of their prosecution.

12. [X] The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 50-0271. A copy of this authorization is attached.

13. [] No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed concurrently with a Request for Continued Examination.

Respectfully submitted,



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September 17, 2002
Date



INFORMATION DISCLOSURE CITATION		Docket Number 98-109	Serial Number 09/219,267
		Applicants WALKER et al.	
		Filing Date December 23, 1998	Group Art Unit 3622

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
	A	4,484,733	11/27/84	Loos et al.	270	54	
	B	4,500,880	02/19/85	Gomersall et al.	340	825.35	
	C	4,723,212	02/02/88	Mindrum et al.	364	401	
	D	4,902,880	02/20/90	Garczynski et al.	235	375	
	E	4,908,761	03/13/90	Tai	364	401	
	F	4,910,672	03/20/90	Off et al.	364	405	
	G	4,973,952	11/27/90	Malec et al.	340	825.350	
	H	5,060,165	10/22/91	Schumacher et al.	364	478	
	I	5,128,862	07/07/92	Mueller	364	405	
	J	5,132,914	07/21/92	Cahlander et al.	364	478	
	K	5,172,328	12/15/92	Cahlander et al.	364	478	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No
	L	EP 0 109 189 A1	05/23/84	Europe				
	M	EP 512413 A	11/11/92	Europe (Abstract)				

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

EXAMINER	DATE CONSIDERED:
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.


INFORMATION DISCLOSURE CITATION

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Applicants WALKER et al.	
Filing Date December 23, 1998	Group Art Unit 3622

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
	N	5,177,342	01/05/93	Adams	235	379	
	O	5,192,854	03/09/93	Counts	235	375	
	P	5,200,889	04/06/93	Mori	364	401	
	Q	5,201,010	04/06/93	Deaton et al.	382	7	
	R	5,216,595	06/01/93	Protheroe	364	412	
	S	5,231,569	07/27/93	Myatt et al.	364	408	
	T	5,245,533	09/14/93	Marshall	364	401	
	U	5,256,863	10/26/93	Ferguson et al.	235	383	
	V	5,274,547	12/28/93	Zoffel et al.	364	408	
	W	5,302,811	04/12/94	Fukatsu	235	381	
	X	5,309,355	05/03/94	Lockwood	364	401	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No
	Y	JP 05257950 A	10/08/93	Japan (Abstract)				
	Z	EP 0 607 686 A2	07/27/94	Europe				

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
	AA	5,353,219	10/04/94	Mueller et al.	364	405	
	BB	5,367,450	11/22/94	Pintsov	364	401	
	CC	Re. 34,915	04/25/95	Nichtberger et al.	364	401	
	DD	5,459,306	10/17/95	Stein et al.	235	383	
	EE	5,481,094	01/02/96	Suda	235	383	
	FF	5,504,475	04/02/96	Houdou et al.	340	825.35	
	GG	5,510,979	04/23/96	Moderi et al.	364	405	
	HH	5,564,546	10/15/96	Molbak et al.	194	216	
	II	5,572,653	11/05/96	DeTemple et al.	395	501	
	JJ	5,581,064	12/03/96	Riley et al.	235	383	
	KK	5,592,376	01/07/97	Hodroff	395	214	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No
	LL	WO 96/36926	11/21/96	PCT				
	MM	WO 97/35441	09/25/97	PCT				

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
	NN	5,602,377	02/11/97	Beller et al.	235	462	
	OO	5,612,868	03/18/97	Off et al.	364	214	
	PP	5,620,079	04/15/97	Molbak	194	217	
	QQ	5,621,201	04/15/97	Langhans et al.	235	380	
	RR	5,621,640	04/15/97	Burke	395	214	
	SS	5,632,010	05/20/97	Briegle et al.	345	1	
	TT	5,652,784	07/29/97	Blen et al.	379	67	
	UU	5,655,089	08/05/97	Bucci	395	240	
	VV	5,664,115	09/02/97	Fraser	705	37	
	WW	5,665,953	09/09/97	Mazzamuto et al.	235	383	
	XX	5,684,965	11/04/97	Pickering	395	234	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No
	YY	JP 10187318 A	07/14/98	Japan (Abstract)				

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
	ZZ	5,724,525	03/03/98	Beyers, II et al.	395	240	
	AAA	5,724,886	03/10/98	Ewald et al.	99	374	
	BBB	5,729,693	03/17/98	Holda-Fleck	395	214	
	CCC	5,761,647	06/02/98	Boushy	705	10	
	DDD	5,832,457	11/03/98	O'Brien et al.	705	14	
	EEE	5,845,259	12/01/98	West et al.	705	14	
	FFF	5,890,718	04/06/99	Byon	273	459	
	GGG	5,946,665	08/31/99	Suzuki et al.	705	26	
	HHH	6,014,634	01/11/00	Scroggie et al.	705	14	
	III	6,026,370	02/15/00	Jermyn	705	14	
	JJJ	6,035,281	03/07/00	Crosskey et al.	705	14	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No

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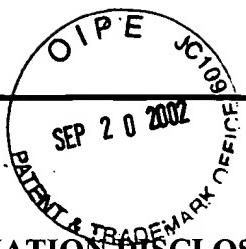
OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

GROUP 3600

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GROUP 3600

Applicants

WALKER et al.

Filing Date

December 23, 1998

Group Art Unit

3622

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
	KKK	6,064,987	05/16/00	Walker et al.	705	38	
	LLL	6,138,105	10/24/00	Walker et al.	705	10	
	MMM	US 6,223,163 B1	04/24/01	Van Luchene	705	1	
	NNN	US 6,298,329 B1	10/02/01	Walker et al.	705	14	
	OOO	US 6,298,331 B1	10/02/01	Walker et al.	705	15	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

	PPP	"Introducing the Digital MenuBoard", Siren Technologies, Inc., (www sirentech com), undated.
	QQQ	"Cape Town", Reuters, November 8, 1979.
	RRR	"Save the Mark", Financial Times London, February 1, 1983, Section: Section I, Men & Matters, pg. 12.
	SSS	Cook, Louise, "ConsumerWatch: Clip, Snip, Save", Associated Press, March 12, 1984, Section: Business News.
	TTT	Greene, Jan, "Farm bills please assn; National Grocers Association", Supermarket News, December 23, 1985, Section: Vol. 35, pg. 6, ISSN: 0039-5803.

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Docket Number 98-109	Serial Number 09/219,267	RECEIVED SEP 23 2002
Applicants WALKER et al.		GROUP 360
Filing Date December 23, 1998	Group Art Unit 3622	

INFORMATION DISCLOSURE CITATION

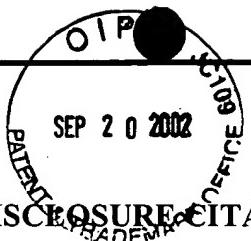
UUU	"POS spectrum: a lottery looks to POS for growth", POS News, January 1989, Section: Vol. 5, No. 7, pg. 8, ISSN: 0896-6230, CODEN: BHORAD.
VVV	"Let's Play the Cash Register Receipts Lottery", The New York Times, December 25, 1990, Section: Section 1, pg. 30, Col. 4, Editorial Desk.
WWW	Del Rosso, Laura, "Marketel says it plans to launch air fare 'auction' in June; Marketel International", Travel Weekly, April 29, 1991, Section: Vol. 50, No. 34, pg. 1, ISSN: 0041-2082.
XXX	"Philips offers customers financing through Citicorp; Philips Medical Systems North America, Citicorp North America Inc." Health Industry Today, June 1991, Section: Vol. 54, No. 6, Pg. 4, ISSN: 0745-4678.
YYY	"Coupons get serious; supermarkets use barcodes to prevent misredemptions", Chain Store Age Executive with Shopping Center Age, October 1992, Section: Vol. 68, No. 10, Pg. 68, ISSN: 0193-1199.
ZZZ	"Winn-Dixie/The Salvation Army Report Contributions For War Against Hunger", PR Newswire, June 10, 1993, Section: Financial News.
AAAA	Jones, Jeanne, "Data Readers Streamline Management...", The Houston Post, June 26, 1994, Section: Business, pg. D1.
BBBB	Fiorini, Phillip, "No Place For Penny?", USA Today, July 29, 1994, Section: News, pg. 1A.
CCCC	Smith, Alison, "Survey of UK Consumer Credit and Asset Finance", Financial Times, November 3, 1994, pg. VI.
DDDD	News Release: Linnen, Herb et al. "AT&T comments on new FCC rules to curb 'slamming'", June 14, 1995.
EEEE	Andreoli, Tom et al., "Cash Machines Offer A Whole Lotto Money...", Crain's Chicago Business, June 19, 1995, Section: News, pg. 8.
FFFF	Knippenberg, Jim, "Will local radio empires strike back?", The Cincinnati Enquirer, July 23, 1995, Section: Tempo, pg. F01.

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		Docket Number 98-109	Serial Number 09/219,267	RECEIVED
		Applicants WALKER et al.		SEP 23 2002
		Filing Date December 23, 1998	Group Art Unit 3622	GROUP 3600
GGGG	"Cyberbid", Net Fun Ltd., Copyright 1996.			
HHHH	Hadley, Kimberly, "Pastors praying anti-arson effort will burn bias", The Nashville Banner, July 26, 1996, Section: News, pg. A13.			
III	Gapper, John, "NatWest reports rise in bad debt", Financial Times, July 31, 1996, Section: News, UK, pg. 09.			
JJJJ	"LYNX TECHNOLOGY: Lynx to provide business leasing programme through Schroder Leasing", M2 Presswire, August 9, 1996.			
KKKK	Taylor, Paul, "Towards a dream market", Financial Times, September 4, 1996, Section: Survey - FT IT, pg. 03.			
LLLL	Bonnici, Joseph et al., "Consumer issues in coupon usage: An exploratory analysis", Journal of Applied Business Research, winter 1996/1997, Vol. 13, No. 1, pp. 31-40, ISSN: 0892-7626, CODEN: JPBEBK.			
MMMM	"Happy Anniversary here's your Cashback Bonus ® Award", Private Issue by Discover, Copyright 1997, Greenwood Trust Company.			
NNNN	"Rehayem, Gilbert, "Opinion: X-Press Betting", La Fleur's Lottery World, February 7, 1997.			
OOOO	Singletary, Michelle, "Electronic World, Unchecked Problem?", The Washington Post, March 4, 1997, Section: Financial, pg. C01.			
PPPP	"Products and Services, Checkout Direct", Catalina Marketing Corporation, (http://catalinamktg.com/prodcdir.htm), download date: May 29, 1997.			
QQQQ	Riordan, Teresa, "Patents; A novel approach to making a better spermicide harks back to some old-fashioned methods.", The New York Times, June 9, 1997, Section D, pg. 2, Col. 1, Business/Financial Desk.			
RRRR	Nairn, Geoff, "The key to your identity: Falling costs will allow fingerprint verification to be widely used", Financial Times (London), July 15, 1997, Section: Technology, pg. 12.			
EXAMINERSSSS		DATE CONSIDERED:		
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INFORMATION DISCLOSURE CITATION		Docket Number 98-109	Serial Number 09/219,267
		Applicants WALKER et al.	
		Filing Date December 23, 1998	Group Art Unit 3622
SSSS	"Switch your Chase MasterCard to a Shell MasterCard from Chase and you'll earn: Free Formula Shell Gasoline", Chase Manhattan Bank USA, N.A., September 1997.		
TTTT	Ross, Chuck et al., "Coke Card promotion set for '98", (http://adage.com/news_and_features/features/19971117/article3.html), Copyright November 1997.		
UUUU	"NCR 7453 PC-Based Point-of-Sale Solution", NCR Corporation, Copyright 1998.		
VVVV	"For the Crew & the Customer", Olivetti, Winter, 1998.		
WWWW	Krauss, Jeffrey, "Subsidized TV sets?", CED (Communications Engineering & Design), February 1998.		
XXXX	Goldblatt, Henry, "AT&T Finally Has An Operator...", Fortune, February 16, 1998, Section: Features/Telcos, pg. 79.		
YYYY	Elstrom, Peter, "Reach Out and Pay Someone", Business Week, March 23, 1998, pg. 4.		
ZZZZ	"Cross-Sell Billing Statement Acquisition System", April 7-9, 1998.		
AAAAA	Website: "MCI Freeflix Free Video Rental Program", (http://www.mci.com/aboutus/products/prepaid/promotional.shtml), download date: April 21, 1998.		
BBBBB	Website: "MCI PrePaid Card Retail Promotional Opportunities", (http://www.mci.com/aboutus/products/glossary/home/freeflix.shtml), download date: April 21, 1998.		
CCCCC	Website: "Wall Street Access...: Active Trader Rebate Program", (http://www.wsaccess.com/active_rebate_program.htm), download date: April 22, 1998.		
DDDDD	"IAFC Launches NextCard(sm) – The First True Internet VISA", (http://www.nextcard.com/release1.html), download date: September 14, 1999.		
EEEEEE	Goldberg, Jeff, "Cellular phone information from Point.com", (http://www.point.com/articles/489.asp), download date: November 16, 2000.		
EXAMINERSSSS		DATE CONSIDERED:	
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			

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